

costly as payment may be made based on the out-of-network provider's charges, rather than a negotiated reduced rate. It is therefore a more costly provision of services to the covered population.

Given the nine year cancellation notice provision of the most onerous agreement, my recommendation would have been to negotiate an exodus from this capitated agreement. The most effective leverage points to be utilized in such a negotiation would be the points utilized by management in 1997 and 1998. At that time, management proposed elimination of the carrier from employee health insurance open enrollment and proposed closure of physician practices to new capitated lives. The second point however was not consistent with contracted terms. Two options available to management would have been (a) elimination of physician practices with disproportionately large volumes of capitated lives, and (b) relocation of the practices which would have altered the existing utilization patterns. This alteration would have been less costly than actual closure of practices given the extended employment contract terms in place.

I would have recommended a complete halt to expansion of capitated contracting. Had AHERF followed my recommendation, the Western AHERF entities would have been spared a significant capital drain as the drive for physician acquisition in the West was fueled by a desire to activate a clause in one of its risk contracts which required the addition of 100 primary care physicians. With these strategies, I believe the capitation impact would have been marginalized and losses limited to levels experienced in 1996.

PHYSICIAN PRACTICE OWNERSHIP

As of August 31, 1996, AHERF owned 152 physician practices, with 263 physicians in the greater Philadelphia and Pittsburgh areas, as identified in the AIHG Summary of Practice Acquisitions to Date (Bates DBR-LI 0180989:0180990). The practices were predominately primary care, comprised of family practice physicians, as well as internal medicine practitioners. There were also employed a limited numbers of specialists, obstetricians, and pediatricians. The majority of these practices (128) and physicians

(221) were employed in the Philadelphia marketplace. AIHG entered into five-year employment contracts with these physicians. The Allegheny University Health System was also a party to certain of the agreements. The contracts were devoid of any stated productivity goals and simply required a set number of hours per week the physicians were obligated to practice.

I have historically advised against the ownership of physician practices. Physician practices are best run and most productive as small entrepreneurial ventures. Once the physician becomes an employee, the physician is no longer at risk for his or her pay and most often there is a reduction in productivity. To avoid or minimize this loss of productivity, there must be incentives in the employment agreement to encourage the physician to continue to produce at a high level.

As previously stated, the immediate course of action that I would have recommended would have been the cessation of further acquisitions. Given the terms of the physician employment agreements, and related complexities, it is difficult to determine the extent to which contract renegotiation efforts would have resulted in substantial savings. In my experience when faced with the potential for a complete rejection of the contract due to potential bankruptcy, physicians will agree to negotiate. That said, I have not attempted to quantify EBITDA improvement from renegotiating these physician contracts.

The one available option to promote adherence to a reasonable work load and in-system referral pattern would have been the threat of relocation. In fact, in some instances of significantly underperforming practitioners, I would have recommended closure of the physicians practice location and movement of him/her to a clinic environment where, in my opinion, patient volume and peer pressure would force an improvement in performance.

From an EBITDA and cash conservation standpoint, the single most important recommendation to be made was to halt all future acquisition activity.

RATIONALIZATION OF HOSPITALS AND SERVICES

Realization of synergies associated with system development requires a detailed analysis of the role each hospital plays within the system. As part of my turnaround efforts, I would have performed a detailed analysis at a facility level to determine the public need and margin for each service within all of the DVOG hospitals. This analysis would provide information on utilization of given services, the cost to provide the service, associated revenues, capacity restraints or opportunities available to a given service, as well as capital needs required to maintain or build each service.

With this information in hand, I would review the institutions collectively to determine where duplication exists and, where possible, I would recommend consolidation of services in the facility containing the best opportunity to expand a service to meet public need and maximize margin. A prime example of this rationalization would be a review of obstetrics and gynecology services, including associated neonatal care units. Given the relatively short distances between DVOG hospitals, I would certainly review opportunities to enhance efficiency through consolidation of these services. Other typical opportunities exist with respect to sub-acute services such as psychiatric services and rehabilitation units. These are just a few examples of services that would be reviewed for opportunity to increase efficiency by consolidation of units.

A second level review would then be performed to determine if any hospital within the system was non-essential to the mission of the system. This can occur after decisions are made on service rationalization efforts. If an entity is deemed non-essential, i.e., its services are readily provided elsewhere, then its efficiency and capital needs would be examined to determine its future value to the system.

I did not have access to the detailed data required to make specific determinations, however given the geographic clustering of the facilities, I believe that service line rationalization opportunities would surely have been present and hospital rationalization opportunities were probable.

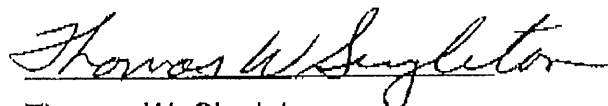
COMPENSATION

| | |
|-------------------------------|-------------------------|
| Thomas W. Singleton | \$600.00/hr. |
| Range for Cambio Team Members | \$250.00 - \$350.00/hr. |

PRIOR TESTIMONY

I have not testified as an expert witness within the last four years.

Dated: 9/2/04


Thomas W. Singleton

¹ EBITDA was derived from the May 31, 1997 AIHG Financial Statements (Bates JD DC 0057397-0057453).

² Penn Health System Charts Financial Future, Physician's News Digest, December 2000, C. Guadagnino

³ As an exception to this rule relevant to operations at AHERF, in my turnaround plan I have generally examined activity and costs incurred at the AHERF Parent entity, as well. The functions performed at this enterprise and the expenses incurred indicate that they were for administrative management and related matters. Significant portions of these costs and expenses were allocated to DVOG and therefore are addressed in the specific EBITDA-improvement analyses provided in this report. To the extent that these costs and expenses were allocated to entities other than DVOG, my experience in the healthcare industry as well as my specific experience examining the DVOG entities, indicates that these costs and expenses could also have been reduced significantly to levels consistent with the continuing solvency of the AHERF Parent without sacrificing necessary services.

⁴ The Center for Healthcare Industry Performance Studies, 1997-98 Almanac of Hospital Financial and Operating Indicators.

DVOG
EXHIBIT I

Thomas W. Singleton

PROFESSIONAL BACKGROUND:

April 1989 to Present-President and CEO Cambio Health Solutions

- As President of Cambio has been involved with the turnaround of over 50 hospitals, the sale/purchase of over 30 hospitals, and consulting with another 40 hospitals.
 - Below are representative samples of projects in which Cambio has been involved. Mr. Singleton had substantial participation in each one of these.
 - Cambio served as advisor/consultant for MBIA in the 1998 bankruptcy filing of AHERF. This assignment began as an advisor to MBIA as to value and potential purchasers of AHERF and eventually Cambio developed a plan focused on the turnaround of AHERF.
 - Cambio served as the turnaround manager for Maricopa Integrated Health System, the \$600 million, Phoenix based teaching hospital system. Within two years the system EBITDA had improved over \$40 million and cash increased \$56 million.
 - Cambio served as operational improvement consultant for Georgetown University Medical Center, the \$500 million academic medical system located in Washington D.C. In a twelve month period Cambio increased EBITDA by \$37 million and improved quality.
 - Cambio served as turnaround manager for Hialeah Hospital, a 500-bed hospital in Miami Florida. Over several years operations were improved by \$20 million and the facility was substantially upgraded. At the end of this period it was sold for \$50 million more that was offered at the time Cambio took over management.

**DVOG
EXHIBIT I**

- Cambio served as operational improvement consultant and provided a Chief Implementation Officer for the \$200 million Regional Medical Center in Memphis Tennessee. In Twelve months the operations of the hospital, which is the primary teaching facility of the University of Tennessee Medical School, was improved by \$33 million on an annualized basis.

- Cambio began serving as turnaround manager for the three hospital Carraway Methodist Health System in April 2002. Very quickly the two rural hospitals were sold for \$22 million to raise capital to begin funding the turnaround of the tertiary teaching hospital in downtown Birmingham Alabama. Within 18 months operations were improved by \$24 million, a five year forbearance had been negotiated with the creditors, and an additional \$25 million line of credit was in place.

March 1999 to August 2000-President and CEO of New American Healthcare

September 1981 to July 1992-Chief Financial Officer and Board member of Hospital Management Professionals.

- With three other associates started this hospital management company
- By 1992 it managed 70 hospitals and was sold to Quorum Health Resources
- In 1989 started a division to turnaround financially troubled hospital. This division became Cambio Health Solutions.

January 1974 to September 1981-Hospital Affiliates International (HAI) - (A publicly traded company that owned and managed hospitals)

- July 1980 to September 1981-Assitant Vice President Operations
Responsible for overseeing the operations of five hospitals in Texas owned by HAI
 - Improved profitability of hospitals by 25%
 - Developed plans and obtained approvals for new 200 bed hospital in Suburban Dallas.

**DVOG
EXHIBIT I**

- August 1978 to July 1980-Chief Financial Officer Western Division
Responsible for overseeing the finances of 30 hospitals owned by HAI
 - Helped integrate seven newly acquired into the HAI organization
 - Helped obtain CON for psychiatric hospital in Reno Nevada
- January 1977 to August 1978-Director of Budget and Analysis
Responsible for reviewing the budgets for the entire corporation, analyzing potential acquisitions, and other financial analysis.
 - Developed computer programs to prepare hospital budgets and project and analyze financial performance of potential acquisitions.
 - Involved in the developing a new organization structure for the company
- August 1975 to January 1977-Chief Financial Officer Doctors Hospital, Baton Rouge Louisiana
 - Implemented improved financial reporting and control systems in this 200 bed suburban hospital.
 - Assisted in the turnaround of the hospital from a four million dollar net loss to a seven million dollar net income.
- January 1974 to August 1975-System and Financial Analyst
 - Implemented IT systems in the owned hospitals and prepared various financial analysis.

June 1972 to December 1974-Financial Analyst Genesco Inc.

EDUCATION:

- May 1972 MBA with Concentration in Finance-University of Chicago
- May 1970 BA with major in Mathematics and Economics-Vanderbilt University

**DVOG
EXHIBIT II****Speaking engagement of Thomas W. Singleton:**

| Date | Engagement |
|--------------------------------|--|
| 9/3/2001 | National Healthcare Finance Conference, Orlando FL |
| 5/9/2002 | National Council of Health Facilities Authorities, Biloxi MS "The Plight of Financially Challenged Hospitals" |
| 9/15/2002 | Healthcare Trustees of New York State "Avoiding Financial Troubles" |
| 10/03/2002 | NFMA Advanced Healthcare Seminar, Berkley CA (panel) "Distressed Hospital Case Study" |
| 11/18/2002 to 11/20/2002 | Bond Buyers Healthcare Conference, Pasadena CA (facilitator) "Revenue Cycle Breakout Session" |

DVOG
EXHIBIT III
SALARY AND BENEFIT EBITDA OPPORTUNITY

| COMPANY NUMBER | FTE'S FROM COST REPORTS | RESIDENTS INCLUDED IN COST REPORT FTE'S | COST REPORT FTE'S EXCLUDING RESIDENTS | ADJUSTED DISCHARGES | ADJUSTED DAYS | ADJUSTED AVERAGE DAILY CENSUS (AADC) | CMI | FTE'S PER AADC INCLUDING RESIDENTS | FTE'S PER AADC EXCLUDING RESIDENTS | FTE / 100 ADJUSTED DISCHARGES | FTE / 100 ADJUSTED DISCHARGES - CMI |
|----------------|-------------------------|---|---------------------------------------|---------------------|---------------|--------------------------------------|------|------------------------------------|------------------------------------|-------------------------------|-------------------------------------|
| 210 | 1,830 | 220 | 1,610 | 15,514 | 117,451 | 322 | 1.39 | 6.83 | 8.00 | 9.75 | 7.01 |
| 211 | 615 | 16 | 899 | 12,897 | 68,442 | 188 | 0.99 | 3.47 | 3.19 | 4.75 | 4.90 |
| 212 | 481 | 3 | 478 | 9,222 | 63,799 | 147 | 0.95 | 3.33 | 3.25 | 6.19 | 6.48 |
| 220 | 1,455 | 118 | 1,337 | 12,964 | 64,922 | 175 | 1.05 | 6.29 | 7.82 | 10.32 | 9.83 |
| 230 | 3,115 | 298 | 2,818 | 24,943 | 143,690 | 448 | 1.77 | 7.08 | 6.28 | 11.47 | 6.48 |

FULL TIME EQUIVALENT PERSONNEL PER 100 ADJUSTED DISCHARGES - CASE MIX ADJUSTED

| COMPANY NUMBER | FACILITY | URBAN 25th PERCENTILE | | TEACHING | SPECIALTY CHILDRENS HOSPITAL | STATE - PENNSYLVANIA | SYSTEM AFFILIATED | S&P A BOND RATING | MANAGED CARE PENETRATION - MEDIUM | BENCHMARK VALUE UTILIZED | FTE VARIANCE | HOUR VARIANCE | AVERAGE HOURLY WAGE AND BENEFIT | EBITDA IMPACT |
|--|---------------------------------|-----------------------|-----------------|----------|------------------------------|----------------------|-------------------|-------------------|-----------------------------------|--------------------------|--------------|---------------|---------------------------------|---------------|
| | | 100 TO 249 BEDS | 250 TO 399 BEDS | | | | | | | | | | | |
| 210 | Allegheny East Falls Hospital | | 3.87 | 4.53 | | | 3.85 | | | 4.53 | 2.48 | 575,377 | 30.06 | 17,294,785 |
| 211 | Allegheny Elkins Park Hospital | 3.87 | | | | | 3.82 | | | 3.86 | 0.84 | (171,222) | 21.63 | (3,703,179) |
| 212 | Allegheny Bucks County Hospital | 3.87 | | | | 3.84 | 3.82 | 3.80 | 3.88 | 3.86 | 1.50 | (62,603) | 22.17 | (942,394) |
| 220 | St. Christopher's Hospital | 3.87 | | | 6.12 | | 3.82 | | | 6.12 | 3.71 | 77,668 | 24.35 | 1,883,486 |
| 230 | Allegheny Center City Hospital | | 3.87 | 4.53 | | | 3.85 | | | 4.53 | 1.96 | 1,199,327 | 27.46 | 32,116,003 |
| ADD: MANAGEMENT SUPPORT SERVICES TOTAL | | | | | | | | | | | | | | 48,947,883 |
| | | | | | | | | | | | | | | 19,230,000 |
| | | | | | | | | | | | | | | 62,877,883 |

PERCENTAGE OF NET REVENUE

| COMPANY NUMBER | FACILITY | NET REVENUE | SALARY AND BENEFITS | CAMBO BENCHMARK 45% OF NET REVENUE | SALARY AND BENEFITS IN EXCESS OF BENCHMARK |
|--|---------------------------------|-------------|---------------------|------------------------------------|--|
| 210 | Allegheny East Falls Hospital | 173,994 | 100,649 | 78,297 | 23,562 |
| 211 | Allegheny Elkins Park Hospital | 48,049 | 26,833 | 22,072 | 4,861 |
| 212 | Allegheny Bucks County Hospital | 34,810 | 22,070 | 17,445 | 4,604 |
| 220 | St. Christopher's Hospital | 134,488 | 97,442 | 60,820 | 8,922 |
| 230 | Allegheny Center City Hospital | 300,515 | 160,961 | 135,312 | 25,729 |
| | TOTAL | | 378,065 | 313,888 | 64,488 |
| ADD: MANAGEMENT SUPPORT SERVICES TOTAL | | | | | 19,230 |
| | | | | | 80,999 |

| FACILITY | Acute Adults & Peds Total Patient Days (excluding Nursery) | Acute Adults & Peds Total Admissions Adjusted for Newborn | ALOS | ALOS (case mix adjusted) | Standard | Variance from Standard at \$200 per full end day | EBITDA opportunity at \$200 / full end day for Medicare only (based on % of days) |
|--|--|---|-------|--------------------------------|----------|--|--|
| Allegheny East Falls Hospital | | | | | | | |
| Title XVIII - Medicare | 27,302 | 3,893 | 7.39 | 5.32 | | | |
| Title XIX - Medicaid | 21,153 | 1,593 | 13.28 | 9.56 | | | |
| Total All Payers | 66,895 | 11,192 | 5.96 | 4.29 | 3.5 | 1,762,353 | 721,430 |
| Allegheny Elkins Park Hospital | | | | | | | |
| Title XVIII - Medicare | 14,580 | 2,125 | 6.86 | 6.93 | | | |
| Title XIX - Medicaid | 2,485 | 468 | 5.31 | 5.36 | | | |
| Total All Payers | 28,050 | 5,773 | 4.86 | 4.91 | 3.5 | 1,625,567 | 844,947 |
| Allegheny Bucks County Hospital | | | | | | | |
| Title XVIII - Medicare | 11,728 | 1,649 | 7.11 | 7.49 | | | |
| Title XIX - Medicaid | 2,130 | 487 | 4.37 | 4.60 | | | |
| Total All Payers | 23,267 | 4,875 | 4.77 | 5.02 | 3.5 | 1,486,166 | 749,119 |
| Allegheny Center City Hospital | | | | | | | |
| Title XVIII - Medicare | 51,779 | 6,203 | 8.35 | 4.72 | | | |
| Title XIX - Medicaid | 12,413 | 1,760 | 7.05 | 3.96 | | | |
| Total All Payers | 125,673 | 19,557 | 6.43 | 3.63 | 3.5 | 510,789 | 210,452 |
| St. Christopher's Hospital | | | | | | | |
| Title XVIII - Medicare | 413 | 42 | 9.83 | 9.37 | | | |
| Title XIX - Medicaid | 14,730 | 2,549 | 5.78 | 5.50 | | | |
| Total All Payers | 51,738 | 10,469 | 4.94 | 4.71 | 3.5 | 2,528,748 | 20,169 |
| TOTAL | | | | | | | 2,548,117 |

DVOG
EXHIBIT V
EBITDA SUPPLY OPPORTUNITY

| Account # | Account Description | Allegheny East Falls Hospital | Allegheny Center City Hospital | TOTAL |
|---|---------------------------|----------------------------------|-----------------------------------|-------------|
| 8451100 | MED/SURG SUPPLIES | 10,235,960 | 21,315,383 | 31,551,343 |
| 8451200 | SUTURES/STAPLES | 601,404 | 1,252,199 | 1,853,603 |
| 8451300 | PACEMAKERS & LEADS | 1,850,503 | 3,721,108 | 5,571,609 |
| 8451400 | SUPPLIES-SPECIAL SURGICAL | 1,873,500 | 3,203,368 | 5,076,866 |
| 8451500 | ORGAN PROCUREMENT | - | 1,327,824 | 1,327,824 |
| 8451600 | PERFUSION SUPPLIES | 204,213 | 1,244,334 | 1,448,547 |
| 8454000 | DRUGS | 8,875,518 | 13,704,059 | 20,379,576 |
| 8454500 | IV SOLUTIONS/SUPPLIES | 1,090,681 | 2,307,316 | 3,397,998 |
| 8455000 | LAB SUPPLIES | 1,410,214 | 2,621,451 | 4,031,665 |
| 8455100 | RADIOACTIVE MATERIALS | 106,597 | 589,837 | 696,434 |
| 8458000 | BLOOD & BLOOD PRODUCTS | 959,451 | 2,953,480 | 3,912,931 |
| 8457000 | RADIOLOGICAL SUPPLIES | 702,704 | 1,611,284 | 2,313,989 |
| 8458000 | OXYGEN/GAS | 71,309 | 124,143 | 195,452 |
| 8484000 | TSFR-DRUGS | (1,056,670) | (2,955,037) | (4,011,708) |
| 8484140 | TSFR-DRUGS | - | (575,616) | (575,616) |
| 8484190 | TSFR-DRUGS | (1,155,322) | (1,032,731) | (2,188,053) |
| 8484205 | TSFR-DRUGS | (186,818) | (546,000) | (732,818) |
| 8484210 | TSFR-DRUGS | - | (23,032) | (23,032) |
| 8484211 | TSFR-DRUGS | (1,133) | - | (1,133) |
| 8484212 | TSFR-DRUGS | (696) | - | (696) |
| 8484215 | TSFR-DRUGS | - | - | - |
| 8485000 | TSFR-RESP THER-TO OTHER | - | (110,072) | (110,072) |
| 8485205 | TSFR-SOLUTIONS | - | (580) | (580) |
| 8494000 | TSFR-DRUGS | 1,056,099 | 2,933,059 | 3,989,157 |
| 8494210 | TSFR-DRUGS | - | 340 | 340 |
| 8494211 | TSFR-DRUGS | - | - | - |
| 8494212 | TSFR-DRUGS | 2,063 | - | 2,063 |
| 8495000 | TSFR-SOLUTIONS | - | 110,109 | 110,109 |
| 8999902 | SUSPENSE INVENTORY | - | 50,012 | 50,012 |
| 8484125 | TSFR-DRUGS | - | - | - |
| 8484206 | TSFR-DRUGS | - | - | - |
| 8484220 | TSFR-DRUGS | (24) | - | (24) |
| 8484230 | TSFR-DRUGS | (340) | - | (340) |
| 8999902 | SUSPENSE INVENTORY | (3,185) | - | (3,185) |
| 8494230 | TSFR-DRUGS | 23,032 | - | 23,032 |
| Sub Total - Patient Care Supplies | | 24,459,060 | 53,826,233 | 78,285,478 |
| 8301100 | FOOD | 1,742,653 | 1,776,282 | 3,518,935 |
| 8301200 | DIETARY PROVISIONS | 166,415 | 514,119 | 680,535 |
| 8302000 | HOUSEKEEPING SUPPLIES | 249,612 | 419,356 | 668,968 |
| 8303100 | LAUNDRY/LINEN SUPPLIES | 306,225 | 585,502 | 891,727 |
| 8304000 | MAINTENANCE SUPPLIES | 999,997 | 1,042,455 | 2,042,452 |
| 8309100 | MERCHANDISE COST | - | - | - |
| 8351100 | OFFICE/OTHER SUPPLIES | 933,952 | 1,169,919 | 2,103,871 |
| 8351200 | COMPUTER SUPPLIES | 154,390 | 98,326 | 252,715 |
| Sub Total - Other Supplies | | 4,553,245 | 5,605,959 | 10,159,203 |
| Total Supplies | | 29,012,304 | 59,432,192 | 88,447,681 |
| Add: Adjustments recorded by Creditors Committee | | - | - | - |
| Accounting Experts | | (14,000) | 1,000,000 | 986,000 |
| Total Adjusted Supplies | | 28,998,304 | 60,432,192 | 89,433,681 |
| Total Supplies (000's) | | 28,998 | 60,432 | 89,434 |
| Adjusted Net Revenue (000's) | | 173,994 | 300,515 | 474,509 |
| Supplies as a % of Net Patient Revenue | | 16.7% | 20.1% | 18.8% |
| Derived Supply Cost at 15% of Net Patient Revenue (000's) | | 26,099 | 45,077 | 71,176 |
| EBITDA Improvement Opportunity (000's) (current - 15% target) | | 2,899 | 15,355 | 18,254 |

Sources:

Expense detail by entity and account - Coopers and Lybrand "Final Trial Balances" Bates CL011262:011595

Net Revenue - Creditors Committee revised consolidating income statement (Note: bad debt has been included as an element of net revenue consistent with industry norms)

Note:

St. Christopher's Hospital has not been included as it's performance was better than the benchmark utilized, primarily due to it's specialty nature
Bucks County and East Falls Hospitals were at or near the benchmark and EBITDA opportunity was immaterial and are therefore not included

DVOG
EXHIBIT VI
1996 DISCRETIONARY SPENDING EBITDA IMPROVEMENT OPPORTUNITY

| ACCT # | 8351300 DUES | 8351400 PUBLICATIONS AND SUBSCRIPTIONS | 8351500 SEMINARS | 8351600 TRAVEL EXPENSE | 8351900 LUNCHEONS / MEETINGS | 8353500 SPECIAL EVENTS | 8358100 DONATIONS / CONTRIBUTIONS | 8358500 MEDIA ADVERTISING | 8358700 ENTERTAINMENT | GRAND TOTAL |
|--|-----------------|--|---------------------|---------------------------|------------------------------------|------------------------------|---|---------------------------------|--------------------------|-------------|
| CORP | | | | | | | | | | |
| 205 | 902,131 | 1,514,930 | 520,204 | 3,052,440 | 647,824 | 462,145 | 37,622 | 346,256 | 11,578 | 7,495,130 |
| 210 | 193,827 | 73,028 | 131,493 | 139,380 | 31,546 | 7,234 | 2,849 | 8,099 | 1,177 | 588,633 |
| 211 | 121,566 | 16,745 | 17,129 | 43,355 | 181 | 16,005 | 2,600 | 0 | - | 217,581 |
| 212 | 101,308 | 12,425 | 16,711 | 43,247 | 2,828 | 14,772 | 51,425 | 6,180 | - | 248,896 |
| 215 | 42,513 | 46,525 | 30,201 | 371,521 | 218,435 | 194,066 | 3,250 | 1,565,137 | - | 2,471,648 |
| 220 | 105,895 | 151,730 | 117,371 | 252,763 | 22,933 | 41,519 | 24,185 | 2,110,143 | - | 2,826,539 |
| 230 | 162,267 | 102,142 | 72,158 | 330,290 | 49,250 | 50,262 | 11,516 | 542,082 | 5,190 | 1,325,157 |
| TOTAL | 1,629,507 | 1,917,525 | 905,267 | 4,232,986 | 972,997 | 786,003 | 133,447 | 4,577,897 | 17,945 | 15,173,584 |
| REDUCTION ESTIMATE % (based on Cambio experience) | 10% | 25% | 50% | 50% | 50% | 50% | 75% | 75% | 100% | |
| EBITDA | | | | | | | | | | |
| 205 | 90,213 | 378,733 | 260,102 | 1,526,220 | 323,912 | 231,073 | 28,217 | 259,692 | 11,578 | 3,109,739 |
| 210 | 19,383 | 18,257 | 65,747 | 69,690 | 15,773 | 3,617 | 2,137 | 6,074 | 1,177 | 201,854 |
| 211 | 12,157 | 4,186 | 8,565 | 21,678 | 91 | 8,003 | 1,950 | - | - | 56,628 |
| 212 | 10,131 | 3,106 | 8,356 | 21,624 | 1,414 | 7,386 | 38,569 | 4,635 | - | 95,220 |
| 215 | 4,251 | 11,631 | 15,101 | 185,761 | 109,218 | 97,033 | 2,438 | 1,173,853 | - | 1,599,284 |
| 220 | 10,590 | 37,933 | 58,686 | 126,382 | 11,467 | 20,760 | 18,139 | 1,582,607 | - | 1,866,561 |
| 230 | 16,227 | 25,536 | 36,079 | 165,145 | 24,625 | 25,131 | 8,637 | 406,562 | 5,190 | 713,131 |
| TOTAL | 162,951 | 479,381 | 452,634 | 2,116,498 | 486,499 | 393,002 | 100,085 | 3,433,423 | 17,945 | 7,642,416 |

Sources:

Expense detail by entity and account - Coopers and Lybrand "Final Trial Balances" Bales CL011262.011595

DVOG
Exhibit VII AHERF Calculation of Bad Debt
Bucks County

| Financial Class | Invasion Accounts | | | | | | | | | |
|--------------------------|-------------------|---------|---------|----------|-----------|-----------|-----------|------|------|------|
| | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 180 | 181 - 270 | 271 - 365 | 366+ | | |
| Medicaid | 0% | 0% | 5% | 5% | 10% | 25% | 75% | 100% | 100% | 100% |
| Blue Cross | 0% | 0% | 2% | 5% | 10% | 25% | 60% | 70% | 70% | 70% |
| Commercial | 1% | 1% | 3% | 8% | 15% | 25% | 35% | 50% | 75% | 75% |
| Direct Contracting | 1% | 1% | 5% | 10% | 20% | 30% | 50% | 75% | 75% | 75% |
| Charity Care | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| HMO | 0% | 0% | 5% | 5% | 10% | 25% | 40% | 50% | 80% | 80% |
| Patient Contracts | 50% | 50% | 50% | 60% | 70% | 70% | 80% | 80% | 100% | 100% |
| Medicare | 0% | 0% | 2% | 5% | 10% | 20% | 40% | 60% | 80% | 80% |
| Managed MA | 0% | 0% | 5% | 10% | 10% | 20% | 40% | 50% | 80% | 80% |
| PPO - Preferred Provider | 0% | 0% | 5% | 10% | 15% | 30% | 40% | 50% | 80% | 80% |
| Self Pay | 50% | 50% | 50% | 50% | 50% | 70% | 80% | 80% | 100% | 100% |
| Workers Comp/No Fault | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |

Obtained from Bucks County Hospital Inpatient Bad Debt Reserve Calculation, Deposition Exhibit 119 R.L. Bates MCL 000988

Accounts Receivable Aging - Outpatient Bad Debt Reserve Percentages
30-Jun-96

| Financial Class | Invasion Accounts | | | | | | | | | |
|--------------------------|-------------------|---------|---------|----------|-----------|-----------|-----------|------|------|------|
| | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 180 | 181 - 270 | 271 - 365 | 366+ | | |
| Medicaid | 10% | 0% | 5% | 5% | 10% | 25% | 75% | 100% | 100% | 100% |
| Blue Cross | 0% | 0% | 2% | 5% | 10% | 25% | 60% | 70% | 70% | 70% |
| Commercial | 1% | 1% | 3% | 8% | 15% | 25% | 35% | 50% | 75% | 75% |
| Direct Contracting | 1% | 1% | 5% | 10% | 20% | 30% | 50% | 75% | 75% | 75% |
| Charity Care | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| HMO | 0% | 0% | 5% | 5% | 10% | 25% | 40% | 50% | 80% | 80% |
| Patient Contracts | 50% | 50% | 50% | 60% | 70% | 70% | 80% | 80% | 100% | 100% |
| Medicare | 0% | 0% | 2% | 5% | 10% | 20% | 40% | 60% | 80% | 80% |
| Managed MA | 0% | 0% | 5% | 10% | 10% | 20% | 40% | 50% | 80% | 80% |
| PPO - Preferred Provider | 0% | 0% | 5% | 10% | 15% | 30% | 40% | 50% | 80% | 80% |
| Self Pay | 50% | 50% | 50% | 50% | 50% | 70% | 80% | 80% | 100% | 100% |
| Workers Comp/No Fault | 1% | 1% | 5% | 10% | 15% | 25% | 35% | 50% | 75% | 75% |

Obtained from Bucks County Outpatient Bad Debt Reserve Calculation, Deposition Exhibit 111 R.L. Bates MCL 001013

IN and DNFB are net of estimated contractual adjustments as per DLC-NR-02 2664 - 2665

DVOG
Exhibit VII AHERF Calculation of Bad Debt
Bucks County

| Financial Class | PATCOM Accounts | | | | | | | | | |
|---------------------|-----------------|---------|---------|----------|-----------|-----------|-----------|-----------|-----------|------------|
| | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 150 | 151 - 180 | 181 - 360 | 361 - 540 | 541 - 720 | 721 - 1080 |
| Other HMO | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% |
| Blue Cross | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% |
| Contract Payor | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% |
| DPA (DIP) | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% |
| Employee Health | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% |
| ASU COS Eye | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% |
| No Fault | 15% | 15% | 15% | 15% | 15% | 15% | 15% | 15% | 15% | 15% |
| Champus | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% |
| Commercial Ins | 10% | 10% | 10% | 10% | 10% | 10% | 10% | 10% | 10% | 10% |
| Ins After Ins Print | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% |
| Medicare SNF | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% | 70% |
| MA Apps | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% |
| Medicare | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% |
| Insur - Selfpay | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% |
| Self Pay | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% | 40% |
| Blue Cross | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% |
| Police & Fire | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% |
| HMO MC OP | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% |
| Medical Asst | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% |
| HMO PA | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| MCP Care | 10% | 10% | 10% | 10% | 10% | 10% | 10% | 10% | 10% | 10% |
| Workmen's Comp | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% |
| Managed MA | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% |
| Kyrene East | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% |
| Charity Care | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Obtained from Medical College Hospitals Bucks County Campus Provision for Bad Debt for the Month of June 1998 DLG-NR-02 2521 - 2525

Accounts Receivable Aging - Pet Com Outpatient Reserve %
30-Jun-98

| Financial Class | PATCOM Accounts | | | | | | | | | |
|---------------------|-----------------|---------|---------|----------|-----------|-----------|-----------|-----------|-----------|------------|
| | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 150 | 151 - 180 | 181 - 360 | 361 - 540 | 541 - 720 | 721 - 1080 |
| Other HMO | 1.26% | 1.26% | 1.26% | 1.26% | 1.26% | 1.26% | 1.26% | 1.26% | 1.26% | 1.26% |
| Blue Cross | 1.14% | 1.14% | 1.14% | 1.14% | 1.14% | 1.14% | 1.14% | 1.14% | 1.14% | 1.14% |
| Contract Payor | 20.00% | 20.00% | 20.00% | 20.00% | 20.00% | 20.00% | 20.00% | 20.00% | 20.00% | 20.00% |
| DPA (DIP) | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| Employee Health | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| ASU COS Eye | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| No Fault | 8.40% | 8.40% | 8.40% | 8.40% | 8.40% | 8.40% | 8.40% | 8.40% | 8.40% | 8.40% |
| Champus | 4.95% | 4.95% | 4.95% | 4.95% | 4.95% | 4.95% | 4.95% | 4.95% | 4.95% | 4.95% |
| Commercial Ins | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |
| Ins After Ins Print | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% |
| Medicare SNF | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% |
| MA Apps | 70.00% | 70.00% | 70.00% | 70.00% | 70.00% | 70.00% | 70.00% | 70.00% | 70.00% | 70.00% |
| Medicare | 0.88% | 0.88% | 0.88% | 0.88% | 0.88% | 0.88% | 0.88% | 0.88% | 0.88% | 0.88% |
| Insur - Selfpay | 40.00% | 40.00% | 40.00% | 40.00% | 40.00% | 40.00% | 40.00% | 40.00% | 40.00% | 40.00% |
| Self Pay | 40.00% | 40.00% | 40.00% | 40.00% | 40.00% | 40.00% | 40.00% | 40.00% | 40.00% | 40.00% |
| Blue Cross | 33.60% | 33.60% | 33.60% | 33.60% | 33.60% | 33.60% | 33.60% | 33.60% | 33.60% | 33.60% |
| Police & Fire | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% |
| HMO MC OP | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% |
| Medical Asst | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% |
| HMO PA | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |
| MCP Care | 5.90% | 5.90% | 5.90% | 5.90% | 5.90% | 5.90% | 5.90% | 5.90% | 5.90% | 5.90% |
| Workmen's Comp | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% |
| Managed MA | 0.88% | 0.88% | 0.88% | 0.88% | 0.88% | 0.88% | 0.88% | 0.88% | 0.88% | 0.88% |
| Kyrene East | 0.88% | 0.88% | 0.88% | 0.88% | 0.88% | 0.88% | 0.88% | 0.88% | 0.88% | 0.88% |
| Charity Care | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |

Obtained from Medical College Hospitals Bucks County Campus Net Outpatient Accounts Receivable for the Month of June 1998 DLG-NR-02 2518 - 2520

DVOG
Exhibit VII AHERF Calculation of Bad Debt
Bucks County

| Financial Class | Invision Accounts | | | | | | | | | | |
|--------------------------|-------------------|--------|---------|---------|----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Total | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 150 | 151 - 180 | 181 - 210 | 211 - 240 | 241 - 270 | 271 - 365 |
| Medicaid | 45,217 | - | - | 2,808 | 9,298 | 13,123 | 14,082 | 4,997 | 911 | - | - |
| Blue Cross | 6,625 | - | - | 1,169 | 765 | 236 | 2,124 | 1,631 | 700 | - | - |
| Commercial | 18,254 | 130 | 1,287 | 1,850 | 1,951 | 1,572 | 30 | 1,061 | 10,373 | - | - |
| Direct Contracting | 3,894 | - | 862 | 418 | 70 | (293) | 1,461 | 955 | 220 | - | - |
| Charity Care | - | - | - | - | - | - | - | - | - | - | - |
| HMO | 42,991 | - | - | 15,160 | 13,763 | 5,581 | 3,594 | 3,700 | 1,173 | - | - |
| Patient Contracts | 28,765 | - | - | - | 10,630 | 1,081 | - | 585 | 16,468 | - | - |
| Medicare | 53,595 | - | - | 5,302 | 13,881 | 5,533 | 961 | 10,611 | 17,307 | - | - |
| Managed MA | 10,612 | - | - | 1,214 | 75 | 872 | 1,060 | 7,391 | - | - | - |
| PPO - Preferred Provider | 80,870 | - | - | 2,752 | 6,074 | 10,489 | 14,202 | 42,605 | 4,748 | - | - |
| Self Pay | 822,886 | 45,980 | 124,934 | 117,158 | 77,555 | 201,680 | 87,187 | 89,401 | 78,993 | - | - |
| Workers Comp/No Fault | - | - | - | - | - | - | - | - | - | - | - |
| GRAND TOTAL | 1,113,509 | 46,110 | 127,082 | 147,851 | 134,060 | 239,875 | 124,701 | 182,837 | 130,893 | - | - |

Obtained from Bucks County Hospital Inpatient Bad Debt Reserve Calculation, Deposition Exhibit 110 R.3., Bates # CL 000992 (Aged by Discharge Date)

Accounts Receivable Aging - Outpatient Reserve
30-Jun-96

| Financial Class | Invision Accounts | | | | | | | | | | |
|--------------------------|-------------------|--------|---------|---------|----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Total | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 150 | 151 - 180 | 181 - 210 | 211 - 240 | 241 - 270 | 271 - 365 |
| Medicaid | 4,104 | - | - | 450 | 479 | 363 | 348 | 992 | 1,472 | - | - |
| Blue Cross | 15,576 | - | - | 1,426 | 1,358 | 1,649 | 2,190 | 5,020 | 3,931 | - | - |
| Commercial | 44,697 | 1,718 | 4,250 | 4,742 | 4,420 | 7,707 | 10,038 | 11,812 | - | - | - |
| Direct Contracting | - | - | - | - | - | - | - | - | - | - | - |
| Charity Care | - | - | - | - | - | - | - | - | - | - | - |
| HMO | 189,217 | - | 43,447 | 34,450 | 33,422 | 17,220 | 25,580 | 35,028 | 120 | - | - |
| Patient Contracts | 2,843 | 1,540 | 113 | 533 | 758 | - | - | - | - | - | - |
| Medicare | 18,135 | - | 1,928 | 1,781 | 1,084 | 1,016 | 4,241 | 9,085 | - | - | - |
| Managed MA | 15,657 | - | 2,352 | 2,328 | 3,454 | 1,286 | 3,650 | 2,887 | - | - | - |
| PPO - Preferred Provider | 54,211 | - | 4,213 | 4,895 | 9,870 | 11,116 | 10,768 | 13,555 | (3) | - | - |
| Self Pay | 399,532 | 67,656 | 70,504 | 55,801 | 89,591 | 43,810 | 50,882 | 42,045 | 45 | - | - |
| Workers Comp/No Fault | 35,081 | 1,281 | 3,086 | 4,253 | 3,408 | 8,291 | 8,034 | 6,729 | - | - | - |
| GRAND TOTAL | 778,183 | 71,603 | 131,680 | 110,389 | 128,025 | 90,633 | 119,004 | 126,345 | 182 | - | - |

Obtained from Bucks County Outpatient Bad Debt Reserve Calculation, Deposition Exhibit 111 R.3., Bates #CL 001008 (Aged by Registration Date)

DVOG
Exhibit VII AHERF Calculation of Bad Debt
Bucks County

| Financial Class | PATCOM Accounts | | | | | | | | | |
|-------------------|-----------------|--------------------|---------|----------|-----------|-----------|-----------|---------|--|--|
| | Total | IN & DNFB (Net) | | | | | | | | |
| | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 150 | 151 - 180 | 181 - 360 | 365+ | | |
| Other HMO | - | - | - | - | - | - | 927 | 5,788 | | |
| Blue Cross | - | - | - | - | - | - | 35,687 | 272,519 | | |
| Contract Payor | - | - | - | - | - | - | - | 5,613 | | |
| DPA (DIP) | - | - | - | - | - | - | - | - | | |
| Employee Health | - | - | - | - | - | - | - | - | | |
| ASU COS Eye | - | - | - | - | - | - | - | - | | |
| No Fault | 139 | - | - | - | - | - | 9,181 | 12,487 | | |
| Champus | - | - | - | - | - | - | 2,593 | 6,825 | | |
| Commercial Ins | 0 | - | - | - | - | - | 19,065 | 19,204 | | |
| Ins After Ins Pmt | - | - | - | - | - | - | - | - | | |
| Medicare SNF | (125) | - | - | - | - | - | - | - | | |
| MA Apps | 141,593 | - | - | - | - | - | 122,293 | 19,300 | | |
| Medicare | (5) | - | - | - | - | - | 19,429 | 106,542 | | |
| Insur - Selfpay | (47,280) | - | - | - | - | - | 147 | 6,608 | | |
| Self Pay | - | - | - | - | - | - | - | - | | |
| Self Pay | 3,428 | - | - | - | - | - | 129,973 | 75,461 | | |
| Blue Cross | - | - | - | - | - | - | - | - | | |
| Police & Fire | 672 | - | - | - | - | - | - | 672 | | |
| HMO MC OP | - | - | - | - | - | - | - | - | | |
| Medical Asst | 446,624 | - | - | - | - | - | 244,188 | 202,435 | | |
| HMO PA | 87,154 | 108 | - | - | - | - | 44,588 | 42,457 | | |
| MCP Care | 10,169 | - | - | - | - | - | - | 10,169 | | |
| Workmen's Comp | 15,266 | 34 | - | - | - | - | 8,092 | 7,171 | | |
| Managed MA | 20,400 | - | - | - | - | - | 3,055 | 17,345 | | |
| KeyStone East | 17,849 | 16 | - | - | - | - | 5,775 | 12,158 | | |
| Charity Care | - | - | - | - | - | - | - | - | | |
| Grand Total | 1,424,012 | (43,685) | - | - | - | - | 644,942 | 822,754 | | |

Accounts Receivable Aging - Pat Com Outpatient Reserve
30-Jun-96

| Financial Class | PATCOM Accounts | | | | | | | | | |
|---------------------|-----------------|--------|---------|---------|----------|-----------|-----------|-----------|---------|--|
| | Total | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 150 | 151 - 180 | 181 - 360 | 366+ | |
| Other HMO | 3,010 | - | 5 | - | - | - | - | 1,521 | 1,483 | |
| Blue Cross | 13,378 | 32 | - | - | - | - | - | 8,698 | 4,640 | |
| Contract Payor | 783 | - | - | - | - | - | - | 209 | 573 | |
| DPA (DIP) | 9 | - | - | - | - | - | - | - | 9 | |
| Employee Health | - | - | - | - | - | - | - | - | - | |
| ASU COS Eye | - | - | - | - | - | - | - | - | - | |
| No Fault | 16,590 | 4 | - | - | - | - | - | 12,114 | 4,462 | |
| Champus | 4,111 | 19 | - | - | - | - | - | 2,812 | 1,481 | |
| Commercial Ins | 34,141 | 13 | - | - | - | - | - | 14,936 | 19,192 | |
| Ins After Ins Print | 43 | - | - | - | - | - | - | - | 43 | |
| Medicare SNF | 18 | - | - | - | - | - | - | - | 18 | |
| MA Apps | 1,499 | 671 | - | - | - | - | - | 827 | - | |
| Medicare | 7,733 | (8) | - | - | - | - | - | 5,257 | 2,462 | |
| Insur - Selfpay | 428 | 428 | - | - | - | - | - | - | - | |
| Self Pay | 838 | - | - | - | - | - | - | 758 | 80 | |
| Self Pay | 86,535 | 55 | - | - | - | - | - | 49,447 | 37,034 | |
| Blue Cross | 36 | - | - | - | - | - | - | - | 36 | |
| Police & Fire | 196 | - | - | - | - | - | - | - | 196 | |
| HMO MC OP | - | - | - | - | - | - | - | - | - | |
| Medical Asst | 3,748 | 4 | - | - | - | - | - | 2,271 | 1,474 | |
| HMO PA | 17,889 | 11 | - | - | - | - | - | 10,840 | 6,838 | |
| MCP Care | 30,735 | - | - | - | - | - | - | - | 30,735 | |
| Workmen's Comp | 32,870 | 3 | - | - | - | - | - | 23,283 | 9,384 | |
| Managed MA | 5,217 | - | - | - | - | - | - | 2,263 | 2,954 | |
| KeyStone East | 6,228 | (1) | - | - | - | - | - | 5,258 | 970 | |
| Charity Care | - | - | - | - | - | - | - | - | - | |
| Grand Total | 285,625 | 1,237 | - | - | - | - | - | 140,284 | 124,094 | |

DVOG
Exhibit VII AHERF Calculation of Bad Debt
Bucks County

| Financial Class | PATCOM Accounts | | | | | | | | | | | | | 365+ |
|-------------------|-----------------|--------------------|----------|---------|---------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Total | IH & DNFB (Net) | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 150 | 151 - 180 | 181 - 210 | 211 - 240 | 241 - 270 | 271 - 300 | 301 - 330 | 331 - 360 |
| Other HMO | 8,724 | - | 5 | - | - | - | - | - | - | - | - | - | - | - |
| Blue Cross | 321,564 | - | 32 | - | - | - | - | - | - | - | - | - | - | - |
| Contract Payor | 6,395 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| DPA (DIP) | 8 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Employee Health | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| ASU COS Eye | 38,387 | - | 143 | - | - | - | - | - | - | - | - | - | - | - |
| No Fault | 13,530 | - | 19 | - | - | - | - | - | - | - | - | - | - | - |
| Chumpos | 72,410 | - | 13 | - | - | - | - | - | - | - | - | - | - | - |
| Commercial Ins | 43 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Ins After Ins Pmt | (107) | - | (125) | - | - | - | - | - | - | - | - | - | - | - |
| Medicare SNF | 143,081 | - | 671 | - | - | - | - | - | - | - | - | - | - | - |
| MA Apps | 133,698 | - | (11) | - | - | - | - | - | - | - | - | - | - | - |
| Medicare | (40,088) | - | (48,554) | - | - | - | - | - | - | - | - | - | - | - |
| Insur - Selfpay | 838 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Self Pay | 295,397 | - | 3,483 | - | - | - | - | - | - | - | - | - | - | - |
| Blue Cross | 870 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Police & Fire | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| HMO MC OP | 450,372 | - | 4 | - | - | - | - | - | - | - | - | - | - | - |
| Medical Asst | 104,843 | - | 120 | - | - | - | - | - | - | - | - | - | - | - |
| HMO PA | 40,904 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| MCP Care | 47,836 | - | 37 | - | - | - | - | - | - | - | - | - | - | - |
| Workmen's Comp | 25,817 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Managed MA | 24,176 | - | 15 | - | - | - | - | - | - | - | - | - | - | - |
| Kaylons East | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Charity Care | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Grand Total | 1,689,636 | - | (42,448) | - | - | - | - | - | - | - | - | - | - | - |

Accounts Receivable Aging - PatCom Total Reserve Converted to Invision Financial Classes
30-Jun-98

| Financial Class | PATCOM Accounts | | | | | | | | | | | | | 365+ |
|--------------------------|-----------------|--------------------|----------|---------|---------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Total | IH & DNFB (Net) | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 150 | 151 - 180 | 181 - 210 | 211 - 240 | 241 - 270 | 271 - 300 | 301 - 330 | 331 - 360 |
| Medicaid | 450,372 | - | 4 | - | - | - | - | - | - | - | - | - | - | - |
| Blue Cross | 321,801 | - | 32 | - | - | - | - | - | - | - | - | - | - | - |
| Commercial | 65,840 | - | 32 | - | - | - | - | - | - | - | - | - | - | - |
| Direct Contracting | 6,396 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Charity Care | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| HMO | 115,437 | - | 125 | - | - | - | - | - | - | - | - | - | - | - |
| Patient Contracts | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Medicare | 174,496 | - | (136) | - | - | - | - | - | - | - | - | - | - | - |
| Managed MA | 48,783 | - | 15 | - | - | - | - | - | - | - | - | - | - | - |
| PPO - Preferred Provider | 53 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Self Pay | 399,228 | - | (42,700) | - | - | - | - | - | - | - | - | - | - | - |
| Workers Comp/No Fault | 86,323 | - | 160 | - | - | - | - | - | - | - | - | - | - | - |
| GRAND TOTAL | 1,689,636 | - | (42,448) | - | - | - | - | - | - | - | - | - | - | - |

DVOG
Exhibit VII AHERF Calculation of Bad Debt
Bucks County

| Financial Class | Total | IH & DNFB (Net) | Total Invision and PATCOM Accounts | | | | | | | | | |
|---|-----------|--------------------|------------------------------------|---------|---------|----------|-----------|-----------|-----------|-----------|-----------------|--|
| | | | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 150 | 151 - 180 | 181 - 270 | 271 - 365 | 366+ | |
| Medicaid | 489,893 | - | 4 | 3,256 | 9,775 | 13,486 | 14,430 | 5,899 | 248,842 | 0 | 203,909 T | |
| Blue Cross | 343,801 | - | 32 | 2,597 | 2,124 | 1,855 | 4,313 | 6,551 | 48,996 | 0 | 277,203 B+Q | |
| Commercial | 148,891 | 130 | 3,037 | 6,109 | 6,684 | 5,962 | 7,737 | 11,098 | 61,390 | 0 | 48,702 H+I | |
| Direct Contracting | 10,089 | - | - | 862 | 418 | 70 | (293) | 1,461 | 955 | 429 | 0 | |
| Charity Care | 0 | - | - | - | - | - | - | - | - | - | 0 | |
| HMO | 347,675 | 0 | 125 | 58,027 | 48,193 | 39,003 | 20,814 | 29,280 | 94,077 | 120 | 57,436 A+R+S+U | |
| Patient Contracts | 31,708 | - | 1,540 | 113 | 11,163 | 1,839 | - | 585 | 16,468 | 0 | - | |
| Medicare | 247,227 | - | (136) | 7,230 | 15,662 | 6,617 | 1,977 | 14,852 | 51,078 | 0 | 149,846 K+M+V | |
| Managed MA | 78,082 | - | 15 | 3,466 | 2,403 | 4,326 | 2,346 | 11,041 | 19,038 | 0 | 33,427 X+Y | |
| PPO - Preferred Provider | 135,134 | - | - | 6,965 | 10,758 | 20,366 | 25,318 | 53,372 | 18,304 | (2) | 52 D+F+J | |
| Self Pay | 1,621,845 | 45,980 | 148,289 | 187,861 | 133,355 | 271,271 | 130,997 | 140,083 | 424,483 | 45 | 138,482 L+N+O+P | |
| Workers Comp/No Fault | 119,384 | - | 1,471 | 3,086 | 4,253 | 3,408 | 6,261 | 8,034 | 59,369 | 0 | 33,504 G+W | |
| GRAND TOTAL | 3,561,310 | 46,110 | 156,238 | 278,530 | 244,449 | 387,900 | 215,654 | 281,942 | 1,042,474 | 164 | 948,848 | |
| Year End Adjustment (Dep Esh. 122) | 294,000 | | | | | | | | | | | |
| Total Reserve Including Year-end Adjust | 3,879,310 | | | | | | | | | | | |

Accounts Receivable Aging Net of Reserve - Inpatient
30-Jun-98

| Financial Class | Invision Accounts | | | | | | | | | | | |
|--------------------------|-------------------|-----------|-----------|---------|---------|----------|-----------|-----------|-----------|-----------|------|--|
| | Total | IH & DNFB | | | | | | | | | | |
| | | (Net) | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 150 | 151 - 180 | 181 - 270 | 271 - 365 | 366+ | |
| Medicaid | 951,359 | 204,985 | 256,262 | 53,349 | 176,622 | 118,109 | 126,736 | 14,992 | 304 | - | - | |
| Blue Cross | 220,409 | 38,984 | 82,841 | 57,289 | 14,543 | 4,481 | 18,112 | 4,894 | 466 | - | - | |
| Commercial | 338,828 | 18,124 | 159,539 | 75,244 | 38,702 | 18,060 | 219 | 4,245 | 26,873 | - | - | |
| Direct Contracting | 100,518 | - | 85,304 | 7,846 | 634 | (1,685) | 5,848 | 2,229 | 220 | - | - | |
| Charity Care | - | - | - | - | - | - | - | - | - | - | - | |
| HMO | 1,383,015 | 155,122 | 592,549 | 288,418 | 261,491 | 50,228 | 32,348 | 11,099 | 1,760 | - | - | |
| Patient Contracts | 12,175 | - | - | - | 7,087 | 721 | - | 251 | 4,117 | - | - | |
| Medicare | 1,779,218 | 318,125 | 786,873 | 259,791 | 293,744 | 63,632 | 8,648 | 42,444 | 25,981 | - | - | |
| Managed MA | 105,929 | 4,035 | 37,844 | 23,067 | 1,421 | 7,851 | 9,537 | 22,174 | - | - | - | |
| PPO - Preferred Provider | 518,412 | 61,362 | 141,520 | 52,287 | 54,864 | 59,439 | 42,607 | 98,411 | 7,123 | - | - | |
| Self Pay | 712,355 | 45,980 | 124,694 | 117,158 | 77,555 | 201,880 | 87,187 | 38,315 | 19,748 | - | - | |
| Workers Comp/No Fault | 101,694 | - | 15,383 | 43,924 | 15,978 | 11,876 | 18 | (80) | 14,595 | - | - | |
| GRAND TOTAL | 6,234,110 | 842,717 | 2,292,849 | 978,475 | 912,438 | 534,435 | 332,257 | 239,872 | 100,987 | - | - | |

Accounts Receivable Aging Net of Reserve - Outpatient
30-Jun-98

| Financial Class | Invision Accounts | | | | | | | | | | | |
|--------------------------|-------------------|-----------|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|------|--|
| | Total | IH & DNFB | | | | | | | | | | |
| | | (Net) | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 150 | 151 - 180 | 181 - 270 | 271 - 365 | 366+ | |
| Medicaid | 39,489 | 3,187 | 6,321 | 8,619 | 7,005 | 4,194 | 4,768 | 1,833 | 3,473 | - | - | |
| Blue Cross | 445,488 | 110,466 | 164,053 | 67,026 | 27,060 | 22,873 | 27,021 | 21,890 | 5,269 | - | - | |
| Commercial | 849,391 | 131,766 | 146,943 | 118,480 | 77,898 | 43,465 | 54,746 | 44,921 | 31,374 | - | - | |
| Direct Contracting | - | - | - | - | - | - | - | - | - | - | - | |
| Charity Care | - | - | - | - | - | - | - | - | - | - | - | |
| HMO | 3,426,148 | 82,363 | 1,218,107 | 810,034 | 663,033 | 313,241 | 183,850 | 88,344 | 69,296 | (120) | - | |
| Patient Contracts | 2,513 | - | (1,540) | 1,666 | 140 | - | - | - | 1,890 | 469 | - | |
| Medicare | 576,675 | 210,520 | 156,148 | 98,763 | 33,526 | 13,924 | 13,025 | 24,075 | 26,585 | - | - | |
| Managed MA | 214,037 | 16,466 | 51,740 | 42,862 | 42,868 | 31,361 | 11,916 | 11,565 | 5,466 | - | - | |
| PPO - Preferred Provider | 619,039 | 74,117 | 278,442 | 83,802 | 34,282 | 52,747 | 35,414 | 29,189 | 29,934 | 3 | - | |
| Self Pay | 341,117 | 2,174 | 43,443 | 39,484 | 44,878 | 70,318 | 63,795 | 47,878 | 29,283 | (45) | - | |
| Workers Comp/No Fault | 420,138 | 23,200 | 118,237 | 96,918 | 76,876 | 34,271 | 38,023 | 23,482 | 11,131 | - | - | |
| GRAND TOTAL | 6,734,035 | 654,370 | 2,180,893 | 1,345,804 | 1,008,732 | 588,534 | 430,560 | 294,968 | 212,338 | (182) | - | |

Obtained from Ellipse Park Hospital, Outpatient Accounts Receivable - Net of Bad Debt Reserve, Deposition Exhibit #113 R.B. Bates # DC4532 Page 12 of 27

DVOG
Exhibit VII AHERF Calculation of Bad Debt
Bucks County

| Financial Class | PATCOM Accounts | | | | | | | | | | |
|--------------------------|-----------------|-----------------|----------|---------|---------|----------|-----------|-----------|-----------|-----------|-----------|
| | Total | IN & DNFB (Net) | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 150 | 151 - 180 | 181 - 210 | 211 - 240 | 241 - 270 |
| Medicaid | 536,291 | - | 53 | - | - | - | - | - | - | 275,977 | 260,261 |
| Blue Cross | 1,794,576 | - | 1,334 | - | - | - | - | - | - | 886,155 | 1,100,087 |
| Commercial | 851,378 | - | 444 | - | - | - | - | - | - | 634,754 | 216,180 |
| Direct Contracting | 30,118 | - | - | - | - | - | - | - | - | 420 | 29,698 |
| Charity Care | 206,585 | - | - | - | - | - | - | - | - | 117,791 | 88,794 |
| HMO | 1,441,223 | - | 6,037 | - | - | - | - | - | - | 918,045 | 519,141 |
| Patient Contracts | (0) | - | - | - | - | - | - | - | - | - | (0) |
| Medicare | 1,041,874 | - | (6,624) | - | - | - | - | - | - | 580,384 | 468,234 |
| Managed MA | 590,053 | - | 726 | - | - | - | - | - | - | 371,108 | 218,219 |
| PPO - Preferred Provider | 519 | - | - | - | - | - | - | - | - | - | 519 |
| Self Pay | 337,830 | - | (85,111) | - | - | - | - | - | - | 184,485 | 218,476 |
| Workers Comp/No Fault | 542,940 | - | 1,138 | - | - | - | - | - | - | 365,915 | 175,927 |
| GRAND TOTAL | 7,375,528 | - | (62,003) | - | - | - | - | - | - | 4,133,002 | 3,304,526 |

Accounts Receivable Aging Net of Reserve - Total
30-Jun-98

| Financial Class | Total Invision and PATCOM Accounts | | | | | | | | | | |
|--|------------------------------------|-----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Total | IN & DNFB (Net) | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 150 | 151 - 180 | 181 - 210 | 211 - 240 | 241 - 270 |
| Medicaid | 1,527,139 | 206,172 | 292,656 | 61,968 | 183,717 | 122,303 | 131,504 | 16,825 | 279,753 | 260,261 | |
| Blue Cross | 2,482,473 | 147,450 | 248,028 | 124,315 | 41,002 | 27,354 | 46,133 | 26,584 | 691,920 | 1,100,087 | |
| Commercial | 1,538,585 | 147,880 | 306,626 | 193,724 | 110,309 | 61,545 | 94,065 | 48,165 | 662,801 | 216,180 | |
| Direct Contracting | 130,636 | - | 85,304 | 7,849 | 634 | (1,663) | 5,846 | 2,229 | 649 | 29,698 | |
| Charity Care | 206,585 | - | - | - | - | - | - | - | 117,791 | 88,794 | |
| HMO | 6,280,388 | 237,485 | 1,814,693 | 1,098,452 | 924,524 | 383,469 | 216,188 | 99,444 | 987,001 | 519,021 | |
| Patient Contracts | 14,886 | - | (1,540) | (113) | 8,753 | 861 | - | 2,141 | 4,586 | (0) | |
| Medicare | 3,397,868 | 528,754 | 840,397 | 358,554 | 297,270 | 77,558 | 21,673 | 66,519 | 832,910 | 468,234 | |
| Managed MA | 910,020 | 20,503 | 90,310 | 65,748 | 44,229 | 39,212 | 21,455 | 33,738 | 376,604 | 218,219 | |
| PPO - Preferred Provider | 1,137,970 | 135,478 | 420,962 | 198,189 | 88,957 | 112,186 | 78,021 | 126,800 | 37,056 | 521 | |
| Self Pay | 1,391,502 | 48,154 | 103,285 | 158,651 | 122,233 | 271,998 | 150,852 | 86,282 | 233,496 | 218,431 | |
| Workers Comp/No Fault | 1,084,812 | 23,200 | 134,759 | 140,842 | 92,852 | 48,149 | 36,041 | 23,402 | 381,440 | 175,927 | |
| GRAND TOTAL | 20,343,872 | 1,497,087 | 4,411,740 | 2,344,280 | 1,821,170 | 1,120,968 | 762,817 | 534,938 | 4,440,306 | 3,304,526 | |
| Less Year and adjustment (Dep Est 122) | 288,000 | | | | | | | | | | |
| Net AR after Year-end adjustment | 20,045,672 | | | | | | | | | | |

Year-End Adjustment was obtained from Deposition Exhibit 122 R.S. Bates number TN RC01301653

DVOG
Exhibit VII - AHERF Calculation of Bad Debt
Allegheny Center City

| Financial Class | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 150 | 151 - 180 | 181 - 270 | 271 - 385 | 386+ |
|---------------------------|--------|---------|---------|----------|-----------|-----------|-----------|-----------|------|
| Misc HMO Contracts | 0% | 5% | 10% | 15% | 20% | 25% | 30% | 50% | 90% |
| Industrial Health | 0% | 5% | 10% | 15% | 25% | 30% | 40% | 50% | 90% |
| Phila Blue Cross | 0% | 0% | 0% | 0% | 5% | 5% | 5% | 5% | 10% |
| Blue Cross - Bank & Fed | 0% | 0% | 0% | 0% | 5% | 5% | 5% | 5% | 10% |
| HMO PANJ | 0% | 5% | 10% | 15% | 25% | 30% | 40% | 50% | 90% |
| Discontinued | 50% | 50% | 50% | 50% | 50% | 50% | 75% | 75% | 90% |
| Commercial | 10% | 10% | 10% | 15% | 15% | 20% | 20% | 40% | 50% |
| Medicare | 0% | 0% | 0% | 5% | 5% | 5% | 5% | 5% | 10% |
| PA Med Assistance | 0% | 10% | 10% | 10% | 10% | 25% | 25% | 25% | 25% |
| PA Med Assistance Apps | 80% | 25% | 25% | 25% | 25% | 25% | 25% | 25% | 25% |
| Health Pass/Managed MA | 25% | 25% | 25% | 25% | 50% | 75% | 75% | 75% | 90% |
| NJ Med Asst | 25% | 10% | 25% | 25% | 50% | 50% | 75% | 75% | 90% |
| Worker Comp | 10% | 10% | 10% | 10% | 15% | 15% | 25% | 25% | 50% |
| Discontinued | 50% | 50% | 50% | 50% | 50% | 60% | 60% | 60% | 80% |
| Misc 3rd Parties/Other IP | 25% | 20% | 25% | 25% | 30% | 40% | 50% | 50% | 50% |
| Hahn BC Flex | 10% | 10% | 10% | 10% | 25% | 25% | 25% | 25% | 25% |
| Self Pay | 50% | 50% | 60% | 60% | 70% | 70% | 80% | 80% | 100% |

Obtained from Hahnemann University Hospital Inpatient Bad Debt Reserve Percentages, Deposition Exhibit 117, Bates #CL001101

Accounts Receivable Aging - Outpatient
30-Jun-96

| Financial Class | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 150 | 151 - 180 | 181 - 270 | 271 - 385 | 386+ |
|---------------------------|--------|---------|---------|----------|-----------|-----------|-----------|-----------|------|
| Misc HMO Contracts | 5% | 5% | 10% | 15% | 20% | 40% | 70% | 70% | 90% |
| Industrial Health | 20% | 20% | 20% | 40% | 50% | 50% | 80% | 80% | 90% |
| Phila Blue Cross | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% |
| Blue Cross - Bank & Fed | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 10% |
| HMO PANJ | 5% | 5% | 10% | 15% | 20% | 40% | 70% | 70% | 90% |
| Discontinued | 50% | 50% | 50% | 75% | 75% | 80% | 80% | 90% | 90% |
| Commercial | 20% | 20% | 20% | 25% | 25% | 30% | 40% | 40% | 50% |
| Medicare | 0% | 0% | 0% | 5% | 5% | 5% | 5% | 5% | 10% |
| PA Med Assistance | 0% | 0% | 0% | 25% | 25% | 25% | 25% | 25% | 25% |
| PA Med Assistance Apps | 0% | 0% | 0% | 25% | 25% | 25% | 25% | 25% | 25% |
| Health Pass/Managed MA | 25% | 25% | 25% | 25% | 50% | 75% | 80% | 80% | 90% |
| Discontinued | 20% | 20% | 25% | 25% | 25% | 25% | 50% | 50% | 50% |
| NJ Med Asst | 50% | 50% | 50% | 50% | 75% | 75% | 75% | 75% | 75% |
| Worker Comp | 20% | 20% | 25% | 25% | 25% | 25% | 50% | 50% | 80% |
| Discontinued | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| Misc 3rd Parties/Other IP | 20% | 20% | 25% | 25% | 30% | 40% | 50% | 50% | 50% |
| Hahn BC Flex | 10% | 10% | 10% | 10% | 25% | 25% | 25% | 25% | 25% |
| Dental Health Plan | 0% | 0% | 0% | 5% | 5% | 5% | 5% | 5% | 10% |
| Renal Medicare | 20% | 20% | 20% | 30% | 35% | 40% | 50% | 50% | 55% |
| Self Pay | 50% | 50% | 60% | 60% | 70% | 70% | 80% | 80% | 100% |

Obtained from Hahnemann University Hospital Outpatient Bad Debt Reserve Percentages, Deposition Exhibit 118, Bates #CL001107

DVOG
Exhibit VII - AHERF Calculation of Bad Debt
Allegheny Center City

| Financial Class | Total | HI & DNFB (Net) | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 150 | 151 - 180 | 181 - 270 | 271 - 365 | 366+ |
|---------------------------|------------|--------------------|---------|-----------|---------|----------|-----------|-----------|-----------|-----------|-----------|
| Misc HMO Contracts | 1,493,770 | - | - | 180,475 | 210,103 | 190,815 | 221,156 | 163,335 | 273,681 | 161,593 | 112,609 |
| Industrial Health | - | - | - | - | - | - | - | - | - | - | - |
| Phila Blue Cross | 379,214 | - | - | - | - | - | - | - | 76,026 | 40,107 | 164,044 |
| Blue Cross - Bank & Fed | 6,769 | - | - | - | - | - | 61,280 | 35,759 | 5,580 | 619 | 570 |
| HMO PANJ | 1,789,323 | - | - | - | - | - | - | - | 150,492 | 161,165 | 1,011,925 |
| Discontinued | 1,464 | - | - | 76,050 | 50,621 | 82,389 | 106,621 | 150,061 | - | - | 1,464 |
| Commercial | 1,263,910 | 178,420 | 241,915 | 130,474 | 79,787 | 44,344 | 16,344 | 42,087 | (21,615) | 77,632 | 473,523 |
| Medicare | 186,096 | - | - | - | - | - | 36,343 | 17,724 | 38,400 | 5,426 | 88,202 |
| PA Med Assistance | 1,599,263 | - | 155,654 | 87,524 | 46,471 | 21,910 | 33,479 | 68,400 | 133,564 | 163,734 | 890,548 |
| PA Med Assistance Apps | 450,864 | 148,743 | 50,357 | 45,069 | 51,772 | 27,643 | 113,148 | 7,372 | 195,179 | 20,813 | 28,770 |
| Health Plan/Managed MA | 757,992 | 96,154 | 111,028 | 122,705 | 21,579 | 105,280 | 32,740 | 6,700 | 47,784 | 70,202 | 731,036 |
| NJ Med Assist | 931,842 | - | 18,167 | 11,968 | 26,206 | 9,769 | 9,951 | 8,749 | 5,925 | (278) | 31,910 |
| Worker Comp | 115,218 | 1,811 | 21,008 | 18,948 | 14,160 | 14,507 | 4,476 | 2,749 | 17,897 | 2,921 | 26,787 |
| Discontinued | 50,727 | - | - | - | - | - | 795 | 368 | 17,897 | 14,485 | 334,305 |
| Misc 3rd Parties/Other IP | 497,750 | 6,468 | 10,057 | 9,074 | 13,112 | 14,176 | 13,605 | 10,874 | 82,562 | 14,485 | 1,775 |
| Hahn BC Flex | 5,037 | - | - | 338 | - | 91 | 231 | - | 1,241 | 686 | 1,775 |
| Self Pay | 5,528,851 | 27,307 | 381,134 | 424,042 | 359,731 | 366,253 | 629,118 | 352,062 | 1,177,171 | (244,114) | 2,095,678 |
| GRAND TOTAL | 15,058,249 | 459,831 | 889,906 | 1,087,236 | 873,542 | 877,410 | 1,279,559 | 888,234 | 2,163,885 | 434,991 | 6,003,167 |

*Total Per CL 001087 Commercial reserve is calculated based on gross AR less estimated contractual percentage of 80%

Accounts Receivable Aging - Outpatient Reserve
30-Jun-96

| Financial Class | Total | HI & DNFB (Net) | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 150 | 151 - 180 | 181 - 270 | 271 - 365 | 366+ |
|---------------------------|------------|--------------------|---------|---------|---------|----------|-----------|-----------|-----------|-----------|-----------|
| Misc HMO Contracts | 2,472,130 | - | 53,896 | 49,185 | 102,313 | 133,372 | 98,095 | 133,017 | 614,544 | 377,687 | 909,842 |
| Industrial Health | 1,917 | - | 97 | - | 100 | 185 | - | 176 | 237 | 545 | 568 |
| Phila Blue Cross | 143,971 | - | 30,707 | 19,435 | 16,892 | 6,298 | 6,696 | 5,712 | 20,253 | 12,085 | 24,093 |
| Blue Cross - Bank & Fed | 36,879 | - | 5,439 | 2,396 | 2,921 | 1,277 | 1,920 | 2,541 | 2,816 | 2,857 | 14,910 |
| HMO PANJ | 1,468,417 | - | 32,873 | 33,685 | 66,783 | 51,030 | 78,116 | 111,509 | 359,903 | 263,446 | 454,066 |
| Discontinued | 9 | - | - | - | - | - | - | - | - | 9 | - |
| Commercial | 512,821 | - | 88,514 | 74,893 | 40,871 | 28,317 | 27,513 | 19,237 | 47,110 | 31,562 | 155,004 |
| Medicare | 186,440 | - | - | - | - | 6,429 | 4,998 | 4,716 | 28,638 | 6,730 | 113,930 |
| PA Med Assistance | 410,427 | - | - | - | - | 30,339 | 30,595 | 15,702 | 45,785 | 64,295 | 223,732 |
| PA Med Assistance Apps | 3,564 | - | - | - | - | 1,409 | 586 | 189 | 506 | 188 | 685 |
| Health Plan/Managed MA | 199,501 | - | 7,659 | 9,641 | 10,630 | 20,129 | 15,345 | 17,117 | 40,487 | 28,686 | 49,828 |
| Discontinued | 111 | - | - | - | - | - | - | - | - | 111 | - |
| NJ Med Assist | 184,735 | - | 3,154 | 2,343 | 10,118 | 20,501 | 3,951 | 3,881 | 28,513 | 25,270 | 87,326 |
| Worker Comp | 808,452 | - | 34,442 | 46,934 | 47,584 | 42,575 | 32,023 | 36,142 | 76,259 | 74,538 | 417,955 |
| Discontinued | - | - | - | - | - | - | - | - | - | - | - |
| Misc 3rd Parties/Other IP | 382,051 | - | 13,553 | 6,374 | 2,578 | 10,004 | 8,274 | 6,406 | 53,640 | 54,620 | 206,603 |
| Discontinued | 132 | - | - | - | - | - | - | - | - | - | 132 |
| Hahn BC Flex | 18,987 | - | 2,127 | 1,656 | 1,055 | 597 | 600 | 1,188 | 1,151 | 4,265 | 8,449 |
| Dental Health Plan | 32,324 | - | - | - | - | 2,869 | 4,503 | 6,032 | 2,372 | 2,589 | 13,359 |
| Renal Medicare | - | - | - | - | - | - | - | - | - | - | - |
| Self Pay | 3,394,618 | - | 128,812 | 225,445 | 245,914 | 215,263 | 244,843 | 129,899 | 569,242 | 311,598 | 1,324,408 |
| GRAND TOTAL | 10,227,284 | - | 402,473 | 471,485 | 547,356 | 572,404 | 555,758 | 492,342 | 1,861,237 | 1,261,239 | 4,012,989 |

DVOG
Exhibit VII - AHERF Calculation of Bad Debt
Allegheny Center City

| Financial Class | Total | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 150 | 151 - 180 | 181 - 270 | 271 - 365 | 365+ |
|-----------------------------------|------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Misc HMO Contracts | 3,865,901 | 53,896 | 206,660 | 312,416 | 324,188 | 319,254 | 296,352 | 888,225 | 539,480 | 1,022,450 |
| Industrial Health | 1,917 | 97 | - | 100 | 195 | - | 176 | 237 | 545 | 568 |
| Phila Blue Cross | 523,185 | 30,707 | 18,435 | 16,892 | 8,298 | 67,976 | 41,471 | 96,279 | 52,191 | 190,137 |
| Blue Cross - Bank & Fed | 43,848 | 5,439 | 2,398 | 2,921 | 1,277 | 1,920 | 2,541 | 8,198 | 3,476 | 15,480 |
| HMO PANJ | 3,257,740 | 32,973 | 108,634 | 117,404 | 133,419 | 182,739 | 261,570 | 509,395 | 444,613 | 1,465,993 |
| Discontinued | 1,473 | - | - | - | - | - | - | - | 9 | 1,464 |
| Commercial | 1,776,531 | 331,430 | 205,167 | 120,458 | 72,682 | 43,856 | 80,324 | 25,494 | 109,164 | 628,527 |
| Medicare | 352,535 | - | - | - | 6,429 | 41,341 | 22,440 | 68,037 | 12,166 | 202,132 |
| PA Med Assistance | 2,009,710 | 155,954 | 87,524 | 46,471 | 52,249 | 64,074 | 82,102 | 179,326 | 228,029 | 1,114,279 |
| PA Med Assistance Apps | 454,428 | 50,357 | 45,609 | 51,772 | 29,252 | 113,733 | 7,561 | 508 | 188 | 6,707 |
| Health Pass/Managed MA | 957,492 | 99,154 | 132,246 | 32,209 | 125,409 | 48,085 | 40,851 | 235,965 | 49,479 | 78,699 |
| Discontinued | 111 | - | - | - | - | - | - | - | - | 111 |
| NJ Med Assist | 1,126,577 | 21,321 | 14,340 | 36,324 | 30,299 | 13,802 | 10,561 | 76,297 | 95,472 | 828,362 |
| Worker Comp | 923,669 | 55,450 | 65,863 | 61,745 | 57,082 | 36,500 | 38,890 | 82,164 | 74,280 | 449,864 |
| Discontinued | 60,737 | - | - | - | - | - | - | - | - | 60,737 |
| Misc 3rd Parties/Other IP | 859,802 | - | - | - | - | 785 | 368 | 17,897 | 2,921 | 28,787 |
| Discontinued | 132 | - | - | - | - | - | - | - | - | 132 |
| Hahn BC Flex | 24,024 | 2,803 | 1,884 | 1,055 | 688 | 831 | 1,188 | 2,391 | 4,850 | 8,224 |
| Dental Health Plan | 32,324 | - | - | - | - | - | 6,832 | 2,372 | 2,589 | 13,359 |
| Renal Medicare | - | - | - | - | - | - | - | - | - | - |
| Self Pay | - | - | - | - | - | - | - | - | - | - |
| GRAND TOTAL | 8,923,598 | 27,307 | 510,046 | 649,487 | 805,844 | 881,515 | 874,560 | 481,060 | 1,746,413 | 27,482 |
| Year-end adjustment (Dep Est 123) | 25,285,534 | 459,831 | 1,392,469 | 1,558,721 | 1,420,869 | 1,449,613 | 1,835,617 | 1,380,576 | 4,055,122 | 1,718,230 |
| Total Reserve | 34,810,534 | - | - | - | - | - | - | - | - | - |

Accounts Receivable Aging - Inpatient Net of Reserve
30-Jun-96

| Financial Class | Total | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 150 | 151 - 180 | 181 - 270 | 271 - 365 | 365+ |
|---------------------------|------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|
| Misc HMO Contracts | 13,316,439 | 1,916,375 | 2,799,651 | 1,897,960 | 1,101,153 | 971,105 | 575,070 | 784,070 | 164,939 | 70,980 |
| Industrial Health | 12,459,995 | 1,141,009 | 1,067,985 | 1,553,487 | 795,682 | 797,369 | 714,326 | 1,754,210 | 699,045 | 1,607,517 |
| Phila Blue Cross | 137,923 | - | - | - | 15,015 | - | - | 106,014 | 11,767 | 5,127 |
| Blue Cross - Bank & Fed | 6,488,956 | 811,751 | 1,754,196 | 550,008 | 598,129 | 245,074 | 382,851 | 281,372 | 110,193 | 165,392 |
| HMO PANJ | 183 | - | - | - | - | - | - | - | - | 183 |
| Discontinued | 8,242,576 | 1,614,782 | 2,336,500 | 1,269,282 | 338,913 | 84,289 | 40,241 | 80,601 | 153,376 | 748,011 |
| Commercial | 13,870,211 | 3,549,938 | 5,437,438 | 291,016 | 296,273 | 673,426 | 336,869 | 731,622 | 106,655 | 828,335 |
| Medicare | 7,765,182 | 900,088 | 1,083,662 | 370,802 | 346,567 | 135,850 | 84,843 | 412,052 | 583,600 | 3,053,320 |
| PA Med Assistance | 1,095,104 | 148,743 | 34,116 | 143,938 | 103,112 | 34,656 | 50,132 | 199,379 | 227,538 | 116,878 |
| PA Med Assistance Apps | 1,275,526 | 288,461 | 243,686 | 82,058 | 62,232 | 84,825 | (14,762) | 89,806 | 4,933 | 5,211 |
| Health Pass/Managed MA | 516,705 | 105,155 | 131,241 | 76,217 | 47,433 | (369) | 9,940 | 35,873 | 19,202 | 91,913 |
| NJ Med Assist | 723,713 | 16,299 | 186,210 | 149,662 | 136,869 | 25,370 | 15,967 | 17,766 | (833) | 31,910 |
| Worker Comp | 25,140 | - | - | - | - | - | 714 | 418 | 17,897 | 7,269 |
| Discontinued | 650,798 | 19,489 | 40,229 | 22,843 | 41,722 | 4,797 | 89,719 | 42,207 | 44,330 | 386,403 |
| Misc 3rd Parties/Other IP | 21,739 | - | - | - | - | - | - | - | - | 21,739 |
| Hahn BC Flex | - | - | - | - | - | - | - | - | - | - |
| Self Pay | 1,999,936 | 27,307 | 231,200 | 401,446 | 212,225 | 128,066 | (163,743) | 156,919 | 376,506 | 67,790 |
| GRAND TOTAL | 68,353,116 | 10,494,241 | 15,887,796 | 11,366,199 | 6,638,527 | 3,813,881 | 2,888,418 | 2,402,101 | 4,833,318 | 2,038,045 |

DVOG
Exhibit VII - AHERF Calculation of Bad Debt
Allegheny Center City

| Financial Class | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 150 | 151 - 180 | 181 - 270 | 271 - 365 | 365+ |
|---------------------------|-------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Total | 1,167,258 | 1,225,445 | 1,431,965 | 1,455,822 | 1,455,822 | 1,455,822 | 1,455,822 | 1,455,822 | 1,455,822 |
| Misc HMO Contracts | 1,167,258 | 1,225,445 | 1,431,965 | 1,455,822 | 1,455,822 | 1,455,822 | 1,455,822 | 1,455,822 | 1,455,822 |
| Industrial Health | 23,176,132 | 2,238,364 | 3,636,405 | 3,636,405 | 3,636,405 | 3,636,405 | 3,636,405 | 3,636,405 | 3,636,405 |
| Phila Blue Cross | 1,000,846 | 103,134 | 137,768 | 187,737 | 142,753 | 127,724 | 96,070 | 108,425 | 76,259 |
| Blue Cross - Bank & Fed | 6,449 | 6,449 | 6,449 | 6,449 | 6,449 | 6,449 | 6,449 | 6,449 | 6,449 |
| HMO PANJ | 524,783 | 63,552 | 54,211 | 25,495 | 7,733 | 30,013 | 19,307 | 9,610 | 53,640 |
| Discontinued | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 |
| PA Med Assistance | 102,309 | 13,341 | 18,146 | 14,004 | 9,483 | 5,369 | 1,799 | 3,565 | 12,794 |
| Health Pass/Managed MA | 1,003,147 | 417,290 | 33,340 | 43,978 | 50,711 | 85,554 | 129,808 | 45,077 | 49,189 |
| Discontinued | 111 | 111 | 111 | 111 | 111 | 111 | 111 | 111 | 111 |
| NJ Med Assist | 89,056 | 3,154 | 2,343 | 10,116 | 10,116 | 12,127 | 9,504 | 8,423 | 32,442 |
| Worker Comp | 1,100,846 | 103,134 | 137,768 | 187,737 | 142,753 | 127,724 | 96,070 | 108,425 | 76,259 |
| Discontinued | 6,449 | 6,449 | 6,449 | 6,449 | 6,449 | 6,449 | 6,449 | 6,449 | 6,449 |
| Misc 3rd Parties/Other IP | 524,783 | 63,552 | 54,211 | 25,495 | 7,733 | 30,013 | 19,307 | 9,610 | 53,640 |
| Discontinued | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 |
| Hahn BC Plan | 102,309 | 13,341 | 18,146 | 14,004 | 9,483 | 5,369 | 1,799 | 3,565 | 12,794 |
| Dental Health Plan | 1,003,147 | 417,290 | 33,340 | 43,978 | 50,711 | 85,554 | 129,808 | 45,077 | 49,189 |
| Rental Medicare | 111 | 111 | 111 | 111 | 111 | 111 | 111 | 111 | 111 |
| Self Pay | 1,167,258 | 1,225,445 | 1,431,965 | 1,455,822 | 1,455,822 | 1,455,822 | 1,455,822 | 1,455,822 | 1,455,822 |
| GRAND TOTAL | 23,176,132 | 2,238,364 | 3,636,405 | 3,636,405 | 3,636,405 | 3,636,405 | 3,636,405 | 3,636,405 | 3,636,405 |

Accounts Receivable Aging - Total Net
30-Jun-96

| Financial Class | 0 - 30 | 31 - 60 | 61 - 90 | 91 - 120 | 121 - 150 | 151 - 180 | 181 - 270 | 271 - 365 | 365+ |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Total | 18,518,176 | 2,364,871 | 3,622,866 | 3,622,866 | 3,622,866 | 3,622,866 | 3,622,866 | 3,622,866 | 3,622,866 |
| Misc HMO Contracts | 18,518,176 | 2,364,871 | 3,622,866 | 3,622,866 | 3,622,866 | 3,622,866 | 3,622,866 | 3,622,866 | 3,622,866 |
| Industrial Health | 1,685 | 280 | 387 | 387 | 387 | 387 | 387 | 387 | 387 |
| Phila Blue Cross | 15,403,514 | 1,349,082 | 2,251,409 | 2,251,409 | 2,251,409 | 2,251,409 | 2,251,409 | 2,251,409 | 2,251,409 |
| Blue Cross - Bank & Fed | 758,005 | 68,487 | 103,344 | 103,344 | 103,344 | 103,344 | 103,344 | 103,344 | 103,344 |
| HMO PANJ | 9,855,848 | 1,028,148 | 2,380,681 | 2,380,681 | 2,380,681 | 2,380,681 | 2,380,681 | 2,380,681 | 2,380,681 |
| Discontinued | 184 | 184 | 184 | 184 | 184 | 184 | 184 | 184 | 184 |
| Commercial | 9,855,836 | 1,846,741 | 2,894,556 | 2,894,556 | 2,894,556 | 2,894,556 | 2,894,556 | 2,894,556 | 2,894,556 |
| Medicare | 17,066,712 | 3,797,372 | 5,965,605 | 5,965,605 | 5,965,605 | 5,965,605 | 5,965,605 | 5,965,605 | 5,965,605 |
| PA Med Assistance | 8,782,355 | 962,857 | 1,384,970 | 1,384,970 | 1,384,970 | 1,384,970 | 1,384,970 | 1,384,970 | 1,384,970 |
| Health Pass/Managed MA | 1,120,180 | 158,158 | 3,868 | 74,013 | 143,938 | 107,338 | 36,413 | 50,897 | 200,902 |
| Discontinued | 111 | 111 | 111 | 111 | 111 | 111 | 111 | 111 | 111 |
| NJ Med Assist | 605,781 | 68 | 108,309 | 133,584 | 66,334 | 282,414 | 67,933 | 849 | 11,227 |
| Worker Comp | 1,824,580 | 119,433 | 323,978 | 323,978 | 323,978 | 323,978 | 323,978 | 323,978 | 323,978 |
| Discontinued | 31,598 | 6,449 | 6,449 | 6,449 | 6,449 | 6,449 | 6,449 | 6,449 | 6,449 |
| Misc 3rd Parties/Other IP | 1,175,580 | 83,041 | 84,440 | 48,338 | 48,455 | 34,810 | 18,367 | 79,328 | 95,847 |
| Discontinued | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 |
| Hahn BC Plan | 124,047 | 13,341 | 25,228 | 17,042 | 9,493 | 6,190 | 2,492 | 3,665 | 7,173 |
| Dental Health Plan | 1,003,147 | 417,290 | 33,340 | 43,978 | 50,711 | 85,554 | 129,808 | 45,077 | 49,189 |
| Rental Medicare | 111 | 111 | 111 | 111 | 111 | 111 | 111 | 111 | 111 |
| Self Pay | 18,518,176 | 2,364,871 | 3,622,866 | 3,622,866 | 3,622,866 | 3,622,866 | 3,622,866 | 3,622,866 | 3,622,866 |
| GRAND TOTAL | 31,927,218 | 152,331 | 380,112 | 380,112 | 380,112 | 380,112 | 380,112 | 380,112 | 380,112 |
| Less Year-end Adjustment (Exp. Exp 122) | 91,529,247 | 12,672,605 | 19,724,201 | 14,919,855 | 9,532,101 | 5,869,472 | 4,344,240 | 3,431,537 | 8,931,680 |
| Net AR Less Year-end Adjustment | 82,004,247 | 82,004,247 | 82,004,247 | 82,004,247 | 82,004,247 | 82,004,247 | 82,004,247 | 82,004,247 | 82,004,247 |
| Year-End Adjustment was obtained from Deposition Exhibit 122 R.S. Bates number TN RC01301853 | | | | | | | | | |

DVOG
Exhibit VII - AHERF Calculation of Bad Debt
Allegheny East Falls

The bad debt reserve calculation for East Falls was based on the self-pay balances within each financial class. As a result, the bad debt reserve was not a percentage of the total AR in each aging category. The following is the total reserve for Inpatient, Outpatient and EPPI accounts.

| | | | | | |
|---|-------------------|-------------------|-------------------|--------------------|-------------------|
| Inpatient Bad Debt Reserve | 2,858,115 | | | | |
| Outpatient Bad Debt Reserve | 3,158,435 | | | | |
| EPPI Bad Debt Reserve | 478,916 | | | | |
| Plus Year-End Adjustment per Dep Exh. 122 | 3,900,000 | | | | |
| | <u>10,395,466</u> | | | | |
| | Inpatient | Outpatient | EPPI | Year End Adj | TOTAL |
| Gross Accounts Receivable | 48,898,697 | 28,720,473 | 16,572,907 | | 95,190,077 |
| Less contractual Reserves | 17,497,940 | 15,560,288 | | | 33,058,228 |
| Less Bad Debt Reserve | 2,858,115 | 3,158,435 | 478,916 | 3,900,000 | 10,395,466 |
| Net Accounts Receivable | <u>28,540,642</u> | <u>11,001,750</u> | <u>16,093,991</u> | <u>(3,900,000)</u> | <u>51,736,383</u> |

The Year-end Adjustment was obtained from Deposition Exhibit 122 R.S., Bates number TN RC01301853

DVOG

Exhibit VII - AHERF Calculation of Bad Debt
Elkins Park

Accounts Receivable Aging - Inpatient Bad Debt Reserve Percentages

| Financial Class | Inpatient Account | | | | | | | | | |
|---|-------------------|-------|-------|--------|---------|---------|---------|------|------|------|
| | 0-30 | 31-60 | 61-90 | 91-120 | 121-180 | 181-270 | 271-360 | 361+ | | |
| Medicaid | 0% | 0% | 5% | 5% | 10% | 25% | 75% | 100% | 100% | 100% |
| Blue Cross | 0% | 0% | 2% | 5% | 5% | 25% | 60% | 70% | 70% | 70% |
| Commercial | 1% | 1% | 5% | 8% | 15% | 25% | 35% | 50% | 50% | 75% |
| Direct Contracting | 1% | 1% | 5% | 10% | 20% | 30% | 50% | 75% | 75% | 75% |
| Cherry Care | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| HMO | 0% | 0% | 5% | 5% | 10% | 25% | 40% | 50% | 50% | 80% |
| Patient Contracts | 50% | 50% | 60% | 60% | 70% | 70% | 80% | 80% | 80% | 100% |
| Medicare | 0% | 0% | 2% | 5% | 8% | 20% | 40% | 60% | 60% | 80% |
| Managed MA | 0% | 0% | 5% | 10% | 15% | 25% | 40% | 50% | 50% | 80% |
| PPO - Preferred Provider | 0% | 0% | 5% | 10% | 15% | 25% | 40% | 50% | 50% | 80% |
| Self Pay | 50% | 50% | 50% | 50% | 50% | 70% | 80% | 80% | 80% | 100% |
| Workers Comp/No Fault | 1% | 1% | 3% | 6% | 10% | 25% | 35% | 50% | 50% | 75% |
| Obtained from Accounts Receivable Aging - Inpatient Aged from Discharge Date, 0613-311 (CL061273) | | | | | | | | | | |

Accounts Receivable Aging - Outpatient Bad Debt Reserve Percentages
30-JUN-98

| Financial Class | Outpatient Account | | | | | | | | | |
|--|--------------------|-------|-------|--------|---------|---------|---------|------|------|------|
| | 0-30 | 31-60 | 61-90 | 91-120 | 121-180 | 181-270 | 271-360 | 361+ | | |
| Medicaid | 0% | 0% | 5% | 10% | 10% | 25% | 75% | 100% | 100% | 100% |
| Blue Cross | 0% | 0% | 2% | 5% | 5% | 25% | 60% | 70% | 70% | 70% |
| Commercial | 1% | 1% | 5% | 10% | 15% | 25% | 35% | 50% | 50% | 75% |
| Direct Contracting | 1% | 1% | 5% | 10% | 20% | 30% | 50% | 75% | 75% | 75% |
| Cherry Care | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| HMO | 0% | 0% | 5% | 10% | 10% | 25% | 40% | 50% | 50% | 80% |
| Patient Contracts | 50% | 50% | 60% | 60% | 70% | 70% | 80% | 80% | 80% | 100% |
| Medicare | 0% | 0% | 2% | 5% | 8% | 20% | 40% | 60% | 60% | 80% |
| Managed MA | 0% | 0% | 5% | 10% | 15% | 25% | 40% | 50% | 50% | 80% |
| PPO - Preferred Provider | 0% | 0% | 5% | 10% | 15% | 25% | 40% | 50% | 50% | 80% |
| Self Pay | 50% | 50% | 50% | 50% | 50% | 70% | 80% | 80% | 80% | 100% |
| Workers Comp/No Fault | 1% | 1% | 3% | 6% | 10% | 25% | 35% | 50% | 50% | 75% |
| Obtained from Accounts Receivable Aging - Outpatient Aged from Registration Date, 0613-312 (CL 061274) | | | | | | | | | | |